

### Remarks

Claims 1-10 are pending. In the non-final Office Action mailed July 13, 2005, independent Claims 1-10 were rejected under Section 112 as indefinite, but were indicated as allowable over prior art.

Applicant thanks the Examiner for the courtesies extended during the telephone interviews of July 19, 2005. During the interview, the Examiner indicated his concern with tying the claim language to the vagaries of governmental agency interpretation and/or approval. Applicant has amended the language of independent Claims 1 and 8 as suggested by the Examiner to moot the indefiniteness rejection. Applicant wishes to record his current belief that, using his invention, the value of the deposit liabilities base ("DLB value") will be quantifiable<sup>1</sup> with sufficient certainty such that the DLB value qualifies as tangible capital (i.e., capital with an established market value, see page 5, last 2 lines of patent application as filed) for regulatory and/or investment purposes, for example.

Accordingly, Applicant respectfully requests an allowance of pending Claims 1-10.

Dated: July 20, 2005

Respectfully submitted,



Michael P. Mazza  
Registration No. 34,092  
Michael P. Mazza, LLC  
686 Crescent Blvd.  
Glen Ellyn, IL 60137  
Phone: 630-858-5071  
Fax: 630-282-7123  
Email: [mazza@mazzallc.com](mailto:mazza@mazzallc.com)

---

<sup>1</sup> This assumes applicable regulatory approval is given.